

Amendments to the the Claims

Below is a list of current claims with status identifiers.

1. (Currently Amended) An apparatus for automatically accessing and verifying with an information source to determine information related to a document underwriting institution the status of an account underlying one of a plurality of negotiable instruments held by a purchaser and the authority of the purchaser to issue said one negotiable instrument against said account when said document one negotiable instrument is presented to a user merchant based on account information and encrypted security information contained in a bar code visibly printed on each of the documents negotiable instruments for establishing that the purchaser is recognized by the one underwriting institution as an authorized issuer of said negotiable instrument against said account, comprising:

10 a terminal for use by the merchant at a point of sale;

 a bar code scanner electrically coupled to said a local terminal for reading the bar code printed on said the one document negotiable instrument;

15 means for automatically determining an underwriting institution a routing code and an account number from the bar code, said means for determining located in said local terminal;

 means for automatically deriving a security code form the encrypted security information contained in the bar code, said means located in said local terminal;

20 means, on said local terminal, for receiving a security code from entered by [[the]] a purchaser;

 a modem electrically coupled to said local terminal in transmitting and receiving electrical communication therewith; and

25 a bi-directional underwriting institution switch remote terminal computer electrically coupled to said modem and capable of automatically establishing electrical communication with the information source underwriting institution based on the underwriting institution routing code contained in the bar code for verification of the account number and the

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security code of said purchaser; and

a display screen attached to said terminal for displaying transaction information to the merchant.

2. The apparatus of Claim 1 further including means for saving account information and security information contained in said bar code for use in future processing of information returned to said local terminal from the information source, the transaction.

3. (Amended) The apparatus of Claim 1 further comprising:

means for storing a plurality of distinct underwriting institution routing codes and corresponding underwriting institution contact information;

5 the bi-directional underwriting institution switch remote terminal computer automatically establishing communication with the underwriting institution issuing the one of the plurality of negotiable instruments presented by the purchaser based on institution routing code information contained in the bar code on said one negotiable instrument.

4. (Amended) An apparatus for automatically accessing and verifying with an underwriting institution the status of an account underlying one of a plurality of negotiable instruments held by a purchaser and the authority of the purchaser to issue said one negotiable one negotiable instrument against said account when said document one negotiable instrument 5 is presented to a user merchant based on account information and encrypted security information contained in a bar code visibly printed on each of the documents negotiable instruments for establishing that the purchaser is recognized by the one underwriting institution as an authorized issuer of said negotiable instrument against said account, comprising:

a terminal for use by the merchant at a point of sale;

10 a bar code scanner electrically coupled to said a local terminal for reading the bar code printed on said [[the]] document one negotiable instrument, said bar code scanner capable of reading a bar code printed on a driver's license, and further comprising means for printing a reproduction of the driver's license bar code on a receipt for correlating said document negotiable

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instrument presented to the merchant user and said driver's license bar code with said receipt;

15 means for automatically determining ~~an underwriting institution~~ a routing code and an account number from the bar code, said means for determining located in said local terminal;

 means for automatically deriving a security code from the encrypted security information contained in the bar code, said means located in said local terminal;

20 means, on said local terminal, for receiving a security code ~~from~~ entered by [[the]] a purchaser;

 a modem electrically coupled to said local terminal in transmitting and receiving electrical communication therewith; and

 a bi-directional ~~underwriting institution~~ switch remote terminal computer electrically coupled to said modem and capable of automatically establishing electrical communication with the underwriting institution based on the underwriting institution routing code contained in the bar code ~~for verification of the account number and the security code of said purchaser~~, and

 a display screen attached to said terminal for displaying a transaction information

30 to the merchant.

5. (Amended) A method for automatically accessing and verifying with an underwriting institution the status of an account underlying one of a plurality of negotiable instruments and the authority of a purchaser to issue said one negotiable instrument against said account when said one negotiable instrument is presented to a merchant based on account information and encrypted security information contained in a bar code visibly printed on each of the plurality of negotiable instruments for establishing that the purchaser is recognized by the underwriting institution as an authorized issuer of said one negotiable instrument against said account, comprising the steps of:

10 a) reading the bar code printed on the one negotiable instrument;

 b) deriving an underwriting institution code from the bar code;

 c) deriving an account number from the bar code;

 d) deriving a security code from the encrypted security information in the bar

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- code;
- 15 d1) entering a security code;
- e) automatically contacting the appropriate underwriting institution based on
 the underwriting institution code contained in the bar code;
- f) transmitting the account number and the security code to the appropriate
 underwriting institution;
- g) receiving account status information from the underwriting institution
 only when the security code and the account number are verified; and
- 20 h) displaying the account status information.

6. The method of Claim 5 wherein step (e) comprises a software routine using a look-up table containing underwriting institution codes and corresponding underwriting institution contact information for automatically establishing communication with the appropriate underwriting institution.

7. (Currently Amended) The method of Claim 5 wherein step (e) comprises ~~a financial institution switch which automatically and in real time contacts~~ contacting automatically and all real time the proper underwriting institution based on the underwriting institution code.

8. (Currently Amended) The method of Claim 5 further including the step of ~~having~~
including the account information and encrypted security information contained in said bar code for use in future processing of the transaction.

9. (Previously Presented): The method of Claim 5 further including the steps of reading bar code information from a driver's license, automatically determining driver's license information from the driver's license bar code, and automatically verifying the driver's license information.

10. (Currently Amended) A method for automatically accessing ~~and verifying~~ with an

underwriting institution for verifying the status of an account underlying one of a plurality of negotiable instruments and the authority of a purchaser to issue said one negotiable instrument[s] against said account when said one negotiable instrument is presented to a merchant based on account information and encrypted security information contained in a bar code visibly printed on each of the plurality of negotiable instruments for establishing that the purchaser is recognized by the underwriting institution as an authorized issuer of said one negotiable instrument against said account, comprising the steps of:

- a) reading the bar code printed on the negotiable instrument;
- b) deriving an underwriting institution code from the bar code;
- c) deriving an account number from the bar code;
- d) deriving a security code from the encrypted security information in the bar code;
- e) automatically contacting the appropriate underwriting institution based on the underwriting institution code contained in the bar code;
- f) transmitting the account number and the security code to the appropriate underwriting institution; and
- g) receiving account status information from the underwriting institution regarding an account only when the security code and the account number are verified;
- h) displaying the account status information; and reading bar code information from a driver's license and printing a reproduction of the driver's license bar code on a receipt for correlating said negotiable instrument presented to the merchant and said driver's license bar code with said receipt.

11. (Currently Amended): A method for automatically accessing and verifying with an underwriting institution for verifying the status of an account underlying one of a negotiable plurality of instruments and the authority of a purchaser to issue said one negotiable instrument against said account when said one negotiable instrument is presented to a merchant based on

account information and security information contained in a bar code printed on each of the plurality of negotiable instruments for establishing that the purchaser is recognized by the underwriting institution as an authorized issuer of said one negotiable instrument against said account, comprising the steps of:

- 5 a) reading the bar code printed on the negotiable instrument;
- b) deriving an underwriting institution code from the bar code;
- c) deriving an account number from the bar code;
- d) deriving an encrypted security code from the bar code;
- 10 d1) storing a plurality of distinct underwriting institution codes and corresponding underwriting institution contact information;
- d2) providing a bi-directional device at said underwriting institution switch for automatically establishing communication with the underwriting institution issuing the one of the plurality of negotiable instruments presented by the purchaser based on institution code information contained in the bar code on said one negotiable instrument; and
- 15 e) automatically contacting the appropriate underwriting institution issuing the one negotiable instrument based on the underwriting institution code contained in the bar code[[;]].
- f) transmitting the account number and personal identification number to the appropriate underwriting institution;
- 20 g) receiving account status information from the underwriting institution; and
- h) displaying the account status information].

Claims 12 - 40 (Canceled)